



BANA



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Community-Managed Savings and Credit Associations Put Savings to Work



Members of the Adal Credit and Savings Association in Agordat verify the amount of savings collected during their weekly meeting

CARE International launched the USAID-funded Community-Managed Savings and Credit Associations (CSCA) project in October 2001 as a pilot project, establishing three associations in Maekel zone. Since then, the project has expanded to benefit 52 chronically vulnerable communities in Gash Barka and Northern Red Sea zones.

The activity has demonstrated that it is possible to mobilize savings even in

poor Eritrean villages, and that CSCAs are sustainable structures into which external complementary credit can be effectively channeled.

Local NGOs Vision Eritrea and Haben have been instrumental in the successful implementation of this project.

The success of the project relates largely to the CSCA methodology, which involves the beneficiaries right from the start. CSCA members meet and save

weekly, and can take loans to initiate or support income-generating activities after 6 weeks of savings, when enough cash is mobilized. Each CSCA goes through three phases – intensive training, development training, and mature. In the final phase, the association is entirely self-operating. Fifteen associations are now considered mature and self-operating. The sectoral distribution of loans is as follows: trade 72.5 percent, agriculture (livestock and

vegetables) 20.1 percent, manufacturing/handicrafts 3.4 percent, food processing 2.9 percent, and services 1.1 percent.

The project has 1,194 members (1,124 of them women), who have generated Nakfa 1,476,890 in savings, against a target of Nakfa 800,000. All of this is being achieved with a zero default rate on the loans, which can be attributed in large part to the fact that beneficiaries are lending their own money. Importantly, each CSCA sets its own interest rates. This activity has far exceeded expectations and may be extended to other geographic areas.



A member of the Ksanet CSCA owns and operates a successful shop in Barentu



Dr. Jatinder K. Cheema

Goodbye

With this issue of Bana, we bid a very fond farewell and best wishes to Mission Director Dr. Jatinder Cheema, who has very effectively and ably presided over the USAID program in Eritrea since 2001.

Dr. Cheema can point proudly to many accomplishments during her three years in Eritrea, including this newsletter. She departs Asmara next month to take up her new duties as Mission Director for USAID's West Africa Regional Program, based in Accra, Ghana.

Hello

While we must sadly say goodbye to Dr. Cheema, we are pleased to welcome our new Mission Director, Dr. Mike E. Sarhan.

Dr. Sarhan is finishing his term as director of the USAID program in Guyana, and is scheduled to arrive in Eritrea in late April. An agricultural economist by training, he has previous Africa work experience in Sudan, Kenya, Lesotho, and Malawi, and served for over four years in Bosnia immediately after the end of the civil war in 1995. He is fluent in Arabic.



Dr. Mike E. Sarhan

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Food Aid Ship into Assab in March

Here in Eritrea, Food for Peace commodities are used in the implementation of agricultural, health, water and sanitation and educational development programs implemented by Catholic Relief Services (CRS), Mercy Corps International and Africare, in cooperation with the government. One of the areas that CRS works in is the port city of Assab and surrounding settlements.

In the past, all Food for Peace shipments had gone through the larger port of Massawa, necessitating expensive overland transport to Assab. However, beginning with a shipment in December 2004 of 3,183 metric tons (MT) of sorghum, CRS has begun shipping some commodities directly into Assab. The next shipment, 6,300 MT of soft white wheat, is due to arrive in Assab in late March. Beyond cutting transportation costs, the arrival and offloading of commodities in Assab has benefited thousands of port workers.

The success of these shipments has also piqued the interest of local officials and private investors in rehabilitating the port's infrastructure.

Water Projects Inaugurated in Debub

Adi-lubso anlocated in Debub, 41 kilometers southwest of Mendefera. Thanks to a USAID-funded water supply project, 6,350 people in this area now have ready access to reliable and safe water.

The project was implemented by UNICEF and the Zoba Debub Infrastructure Unit at a total cost of \$342,000. Key components of the project include a 60 meter deep bore

hole well, a submersible pump powered by a diesel generator, two large water storage reservoirs, 10 kilometers of

distribution pipes, and 12 public fountains.

To ensure the system's long term d Adi-shilomun are sustainability, village house-

holds pay modest user fees that are used for replacement parts, maintenance, and other needs.



Women & children can forget the endless roads to rivers!

Assessments Help Hospitals Meet Quality Standards

The Ministry of Health (MoH) of Eritrea is committed to improving the quality of health care services through the use of quality assurance activities. In 2002, USAID helped the MoH develop standards for hospitals, including patient-centered health care management standards.

In 2004, USAID, through the Quality Assurance Project, helped the MoH conduct an assessment of all hospitals in Eritrea to determine where they were on the path toward

meeting the standards. While many improvements have been made in the hospitals over the past two years, especially in the areas of infection prevention and childhood illnesses, no hospital was expected to have met all of the standards at this time.

Instead, the assessment was meant to provide a benchmark for hospitals to identify areas for improvement, set priorities, and take action for continued quality improvements.

Using Collaboratives to Improve Maternal Health

USAID, through the Quality Assurance Project, is supporting the use of "improvement collaboratives" to improve maternal health in Ministry of Health facilities in Debub. Quality improvement teams from seven facilities in the Mendefera area identified three areas in need of further improvement in their facilities – use of the partograph, counseling during antenatal care (ANC), and ensuring that pregnant women have at

least four ANC visits. The teams then suggested and implemented possible improvements in these areas. They also identified indicators which will be measured regularly to determine if their "improvement" is having the desired impact. The teams meet regularly to share their experiences and lessons learned. The Mendefera team will soon take their experiences to a new collaborative in Dekemhare.

Six Eritrean Nurses Earn Degrees through Distance Learning

Six nurse tutors from the Ministry of Health's College of Nursing and Health Sciences recently earned their Bachelor of Science degrees in Nursing from the University of Dundee in Scotland, through an innovative distance learning program sponsored by USAID. USAID also provided replacement nurse tutors to the College, so the six students could focus on their studies full-time.

The replacement nurse tutors not only taught courses, but also assisted the Ministry in updating the curriculum for associate nurses and developing an integrated quality assurance curriculum.

With degrees in hand, the Eritrean nurse tutors have resumed their teaching duties at the College, sharing their skills and experiences with the next generation of nurses in Eritrea.